

Q3. *Cont.*
 the insulating film 4b. As described above, the TFT comprising the gate electrode 4a, the gate insulating film 4b, the channel 5c, the source 5a and the drain 5b and the holding capacitor comprising the electrodes 8 and 9a and the insulating film 9b are formed.

IN THE CLAIMS:

Please replace claims 1 and 12 as follows:

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 1. (Amended) A liquid crystal panel substrate, comprising:
 reflecting electrodes formed on a substrate;
 a switching element formed corresponding to each of the reflecting electrodes;
 a passivation film formed on said reflecting electrodes comprising a silicon oxide film; and
 a silicon nitride film formed as an insulating interlayer between said reflecting electrodes and a metal layer above the switching element thereunder having moisture resistance.

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 12. (Amended) A liquid crystal panel, comprising:
 a first substrate;
 a second substrate opposed to the first substrate;
 a liquid crystal therebetween, and
 a seal material sealing the first substrate and the second substrate;
 a pixel region having reflecting electrodes formed on said first substrate;
 and
 a passivation film comprising a silicon nitride film formed in a region arranged with said seal material on said first substrate, the seal material being formed on the silicon nitride, and the passivation film extending on a scribed region of the first substrate.